The Better Care Reconciliation Act would take health care away from many older Marylanders.

The Better Care Reconciliation Act of 2017 (BCRA) would make it harder for older adults in Maryland to afford the health care they need. Under the BCRA:

Older Marylanders may lose access to nursing home care, home health care, and other services that help them maintain their independence.
- Proposed cuts to Medicaid would slash federal funding by $772 billion, forcing states to cut important services for older adults, such as long-term services and supports.
- Medicaid is the primary payer for 61% of nursing facilities in Maryland.
- Approximately 59,784 Marylanders received long-term services and supports through Medicaid.
- About 7.5% of Maryland’s Medicaid beneficiaries are older adults; approximately 138,000 people ages 50-64 and 85,000 seniors in Maryland benefit from Medicaid.
- The proposed Medicaid cuts will deepen even more severely starting in 2025, just as “baby boomers” start turning 80. Cuts of 35% by 2036 will make it impossible for Maryland to meet the needs of its growing aging population. By 2025, the number of Marylanders over age 65 is expected to grow by 32%, and the number over 85, a population that relies on long-term services and supports, is expected to grow 21.5%.

Older adults may not be able to afford to pay their health insurance premiums.
- As of 2016, 43,000 Marylanders ages 50-64 received tax credits to purchase coverage through the Marketplace. Nationwide, one in four people (26%) enrolled in Marketplace plans are ages 55-64.
- For a 60-year-old living in Baltimore, Maryland with an income of $30,000/year, net insurance premiums for a Silver plan after tax credits could rise by 149% in 2020. Net premiums for a bronze plan could increase by 1,386%.
- By changing the 3:1 limit on age rating to 5:1 (or higher if state law permits), premiums for older adults would increase relative to younger adults. This “age tax” by itself would raise premiums in Maryland by $1,803 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 248,200 Marylanders, including many 50- to 64-year-olds.
- Maryland is one of twelve states that improved its Medicaid program to help people dually eligible afford their Medicare premiums and cost sharing, benefiting 140,000 Marylanders. The proposed Medicaid cuts put this help at risk.

There would be fewer resources to fund Medicare.
- BCRA includes a huge tax cut, totaling $58 billion, for wealthy individuals that will harm Medicare’s financing in the short- and long-term, putting people with Medicare at risk for benefit cuts.
- BCRA opens the door to premium support which would likely put the 21% of Marylanders ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older Marylanders can’t afford to pay more for health care. The median personal income among Marylanders ages 65 and older in 2015 was $27,000.